



Affording Higher Education

Financial Aid Programs for Kentucky Students





Affording Higher Education is a free publication, which is also available on KHEAA's Web site www.kheaa.com in its entirety. If you received this publication from a company or organization charging a fee for completing or assisting you in completing forms or searching for student financial aid, you should report the organization to the Better Business Bureau in your area and the area where the firm is located; Office of the Attorney General, Consumer Protection Division, 1024 Capital Center Drive, Frankfort, KY 40601, toll free (888) 432-9257; or KHEAA, (800) 928-8926, extension 7290. You can receive free information and advice from guidance counselors at high schools and financial aid officers at higher education institutions regarding how to complete financial aid forms and search for financial aid.

Affording Higher Education

A book of financial aid programs for Kentucky students pursuing a higher education

Thirteenth Edition

Acknowledgment

By making the public aware of the availability of financial aid to help students pay the costs of attending a postsecondary institution, KHEAA hopes many more students will be encouraged to pursue a higher education. Officials of 16 state agencies; 7 federal agencies; 8 public universities; 26 private colleges, universities, and seminaries; 22 public two-year colleges; 12 degree-granting proprietary schools; 11 nondegree-granting proprietary trade schools; 143 companies; and 629 organizations contributed information for the 2003–2004 edition of *Affording Higher Education*. We gratefully acknowledge their time, effort, and cooperation in helping KHEAA compile this catalog of student financial aid programs.

Cover photo courtesy of Berea College.

Copyright © 2003 by Kentucky Higher Education Assistance Authority (KHEAA). All rights reserved. Permission is granted to elementary, middle, and high school guidance counselors to copy pages from this publication for distribution to students currently enrolled in their respective educational institutions.

The Kentucky Higher Education Assistance Authority and The Student Loan PeopleSM do not dis-criminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or services and provide, upon request, reasonable accommodations to afford individuals with disabilities an equal opportunity to participate in all programs and activities. Printed 6/03 with state funds KRS 57.375.

State Government

Federal Government

Public Universities

Private Colleges, Universities, and Seminaries

Two-Year Public Colleges

Degree-Granting Proprietary Schools

Nondegree-Granting
Proprietary Trade Schools

Kentucky Companies

Kentucky Organizations

Contents

	Lindsey Wilson College	177
	Louisville Presbyterian Theological Seminary	179
	McKendree College	
Using This Book 1	Mid-Continent College	180
Other Publications	Midway College	
Tips for Finding and Applying for Student Aid	Pikeville College	
	Saint Catharine College	
State Government	Spalding University	
State Government	Thomas More College	
	Transylvania University	
Kentucky Higher Education Assistance Authority	Union College	190
The Student Loan People SM 10		
Commonwealth of Kentucky	Two-Year Public Colleges	
Kentucky Board of Nursing		
Kentucky Cabinet for Workforce Development	Ashland Community College	195
Kentucky Council on Postsecondary Education	Ashland Technical College	196
Kentucky Department of Agriculture	Bowling Green Technical College	
Kentucky Department of Education	Central Kentucky Technical College	
Kentucky Department of Veterans Affairs	Elizabethtown Community College	199
Kentucky Department of Vocational Rehabilitation	Elizabethtown Technical College	200
Kentucky Early Childhood Development Authority	Gateway Community and Technical College	203
Kentucky Justice Cabinet	Hazard Community College	
Kentucky National Guard	Henderson Community College	
Kentucky Natural Resources and Environmental	Hopkinsville Community College	
Protection Cabinet	Jefferson Community College	
Kentucky Transportation Cabinet	Jefferson Technical College	
	Lexington Community College	
Federal Government	Madisonville Community College	
	Mayo Technical College	
	Maysville Community College	
Corporation for National and Community Service	Owensboro Community and Technical College Prestonsburg Community College	
U.S. Department of Agriculture	Rowan Technical College	
U.S. Department of Defense	Somerset Community College	
U.S. Department of Education	Southeast Community College	
U.S. Department of Treasury	West Kentucky Community and Technical College	
U.S. Department of Veterans Affairs	,,,	
C.O. Dopartment of Votorano Anano	Dagues Cuenting Duenwistowy Cohoola	
DL.I II	Degree-Granting Proprietary Schools	
Public Universities		
	AEC Southern Ohio College	
Eastern Kentucky University	Beckfield College	
Kentucky State University	Daymar College	
Morehead State University	Decker College of Business Technology	
Murray State University	Draughons Junior College	
Northern Kentucky University	ITT Technical Institute	
University of Kentucky	Louisville Technical Institute	
University of Louisville	National College of Business and Technology	
Western Kentucky University	Paducah Technical College	
	Spencerian College	
Private Colleges,	Sullivan University	
Universities, and Seminaries	Outlively Offiversity	200
Universities, and Seminaries	N I O 4	
	Nondegree-Granting	
Alice Lloyd College	Proprietary Trade Schools	
Asbury College	T	
Asbury Theological Seminary	Commentation and III 1 1	
Bellarmine University	Cosmetology and Hairdressing	
Berea College	Flizah ethteum Passiti Cahasi	000
Brescia University	Elizabethtown Beauty School	
Campbellsville University	The Hair Design School (Florence)	
Cumberland College	The Hair Design School (Louisville) The Hair Design School (Louisville)	
Georgetown College	The Hair Design School (Louisville)	
Indiana Wesleyan University	The Hair Design School (Louisville)	
Kentucky Christian College	The Hair Design School (Radcliff)	
Kentucky Mountain Bible College	Kaufman Beauty School	

į

Mr. Jim's Beauty College	242	Greenup County Federal Credit Union	258
Trend Setters' Academy, Inc	242	Greenville Machine	
•		H & H Music Company	
Nursing and Padiology		Harper Industries Inc.	
Nursing and Radiology		Highland Dairy	
TI II 10 I 20 A A A I 20 A	0.40	Highland Telephone Cooperative	
The Health Institute of Louisville	243	Hilltop Nursing Home Inc.	
		Holbrook Implement	
Kentucky Companies		Humana Inc.	
itentucky companies		Independent Stave Company	
		Ingersoll-Rand Company	
APSC Foundation for Education & Research, Inc			
Accu-Tax		Inter-County Energy	
Alexander and Royalty Funeral Home	247	Jackson Energy Cooperative	
Arch Environmental Equipment, Inc.	247	Jackson Purchase Energy Corporation	
Ashland Inc.	248	Jones Plastic	
Bank of Jamestown	248	Kenergy Corporation	
Baptist Hospital Northeast	248	Kentucky Manufactured Housing Institute	
Beringer Drug Center		Kentucky River Medical Center	
Best Western		Krystal Restaurant	261
Blue Grass Energy		Leitchfield Deposit Bank	262
Bluegrass Cellular, Inc.		Lexington Herald-Leader	. 262
Boneal, Inc.		Link-Belt Construction Equipment Company	262
Bourbon Community Hospital		Logan Telephone Co-op	262
Burger King		Louden Company	262
•		McBrayer, McGinnis, Leslie and Kirkland	
CSX Corporation		McDonald's Corporation	
Cagle's-Keystone Foods		McDonald's of Monticello	
Caldwell County Hospital		McDonald's of Russell Springs	
Casey County News		Meade County RECC	
Central Kentucky Federal Savings Bank		Mead Westvaco Corporation	
Chick-fil-A Inc.		Methodist Hospital (Henderson)	
Clark Energy Cooperative		Monticello Banking Company	
Commercial Bank of Grayson		Mountain Rural Telephone	
Commonwealth Credit Union		Mulcahy's Dance Studio	
Community Trust Bank (Campbellsville)	251		
Community Trust Bank (Versailles)	251	Murray/Calloway County Hospital	
Connelly, Kaercher & Stamper	251	Nolin RECC	
The Courier-Journal	252	North American Refractories	
Cox Outdoor Advertising	252	Norton Healthcare	
Cumberland Lake Shell	252	OshKosh B'Gosh Foundation, Inc.	
Cumberland Security Bank and		Owen Electric Cooperative, Inc.	
Maroon Financial Center	252	PNC Financial Services Group	
Cumberland Valley Electric	252	Padgett Business Services	
Dixon Bank	253	Papa John's Pizza	
Dow Corning	253	Pendleton County Farmer's Fire Insurance Company	
Elkhorn-Hazard Coal Land Corporation		Peoples Rural Telephone Cooperative	
Ephraim McDowell Health		Rural Home Health Services	
Eye Care Center of Eddyville		St. Claire Medical Center	
Eye Center of the Bluegrass		Salt River Electric	
Fairdale Animal Clinic		Salyersville Independent	
Fairdale Pic-Pac		Shelby Board of Realtors	. 268
Farmers and Traders Bank		Shelby Energy Cooperative	. 268
The Farmers Bank		Shelter Insurance (Eminence)	. 268
Farmers Bank of Milton		Shelter Insurance (Hardinsburg)	. 268
Farmers Deposit Bank		Shelter Insurance (Leitchfield)	. 269
Farmers National Bank		Shelter Insurance (Mount Sterling)	269
Farmers Rural Electric Cooperative		Shelter Insurance (Stanford)	269
Fifth Third Bank/NBC 14 (WFIE-TV)		South Kentucky RECC	269
		South State Contracting	
First Lancaster Federal Savings		Southern Deposit Bank	270
First National Bank		The Spencer Magnet	
First National Bank of Manchester		Starpath Communications	
First National Bank of Russell Springs		Target Stores	
First State Book		Taylor County Hospital	
First State Bank		Taylor Home Improvement, Inc.	
Fleming-Mason Energy		Town Square Bank	
Foodland		Tyco Adhesives	
Fredonia Valley Bank		United Parcel Service (UPS)	
Future Designs		United States Enrichment Corp. (USEC)	
Chad Gardner Attorney at Law		Venture River Family Water Park	
Gates Rubber Company		WYMT-TV	
Gateway Press Inc. of Louisville		Wal-Mart	
Grayson RECC	258	vvai-iviait	. 212

Wal-Mart (Columbia)	. 273	Boone County Conservation District	290
Wal-Mart (Hardinsburg)		Boone County Extension Homemakers Association	
Warren Rural Electric Cooperative Corporation		Daniel Boone Development Council	290
Wayne County Outlook Newspaper		Joy Bale Boone, Kentucky Poet Laureate	
West Kentucky Bank		Scholarship Foundation	
West Kentucky Rural Electric Cooperative		Boonesboro Lioness Club	
West Kentucky Telephone Cooperative		Bourbon County Cooperative Extension Service	
Whayne Supply Company		Bourbon County High School	
Wilson and Muir Bank		Bourbon County High School	
Wolfe County Coca-Cola		Bowling Green High School Bowling Green High School Alumni Association	
Wolfe County Western Auto		Bowling Green Women's Club	
Wolle County Western Auto	. 213	Boyd County Career and Technical Education Center	
		Boyd County Education Association	
Kantualzy Onganizations		Boyd County Head Start	
Kentucky Organizations		Boyd County Medical Society	
		Tammy Boyd Scholarship Fund	
Academic All Stars	. 279	Boyle County Farm Bureau	
Adair County 4-H Council	. 279	Bracken County Extension Homemakers	
Adair County Democratic Woman's Club		Brandon's House Counseling House	
Adair County Farm Bureau		Breathitt County 4-H Council	294
Harold Adams Foundation		Breckinridge County Cooperative Extension Service	294
Allen County Extension Homemakers		Breckinridge County Education Association	
Allison Abrasive Scholarship Foundation		Breckinridge County Farm Bureau	
Alpha Delta Kappa		Breckinridge County Moose Lodge	
Alpha Delta Kappa Beta Beta Chapter		Elizabeth Breckinridge Scholarship Foundation	
Alpha Nu		William R. Brewer Scholarship Foundation	
American Cancer Society		Bridgeport Ruritan Club	
American Legion Auxiliary Unit Mayfield/Graves County		Mary H. and William E. Buckler Scholarship Foundation	
American Legion Auxiliary Unit 124		Bullitt County Extension Homemakers	
American Legion Auxiliary Unit 203		Bullitt County Retired Teachers Association	
American Legion Auxiliary Unit 217 American Legion Post 81		Burgin Christian Church	
American Legion Post 84		Burley Tobacco Growers Cooperative Association	
American Legion Post 113		Tom and Mary Bush Foundation	
American Legion Post 193		Jennifer Butcher Scholarship Foundation	
American Legion Post 289		Butler County Conservation District	
American Saddlebred Horse	. 202	Butler County Extension Homemakers	
Association Foundation, Inc.	. 282	Butler County Farm Bureau Butler County Optimist Club	
Anderson County Extension Homemakers		Caldwell County Extension Homemakers	
Anderson County Farm Bureau		Caldwell/Lyon Cattleman's Association	
Anderson County Scholarship Fund		Calloway County Conservation District	
Athens Elementary PTSA	. 284	John Calvin Scholarship Foundation	
Audubon Area Community Services	. 284	Campbell County Conservation District	
Bardstown Kiwanis Club	. 284	Campbell County Cooperative Extension Service	
Bardstown-Nelson County Hospitality Association	. 284	Campbell County Education Association	
Barren County Conservation District	. 284	Campbell County Rural Girls' Softball League	
Barren County Extension Homemakers		Campbellsburg Lions Club	299
Barren County Farm Bureau		Campbellsburg Women's Club	
Bath County 4-H Council		Campbellsville Business, and Professional	
Bath County Farm Bureau		Women's Club	299
Mary Beams Scholarship Foundation		Campbellsville Kiwanis Club	300
Emily Beeler Scholarship Foundation		Campbellsville Rotary Club	
Bell County Cooperative Extension Service		Campbellsville/Taylor County Rescue Squad (CTCRS)	
Bell County Farm Bureau		Campbellsville University Women's Alliance	
Gordon W. Bell Memorial Scholarship Foundation		Campbellsville Women's Club	
Truitt Bell Scholarship Fund		Caney Creek Scholarship Foundation	
Sara Beth Benson Scholarship Foundation		Caneyville Class of 1969	
Bertram and Wilson Attorneys Scholarship Foundation		Caneyville Community Club	
Big Sandy Area Community Action Program, Inc.		Caneyville PTO	
Amy Binder Trust Fund		Cantrell-Lorey Scholarship Fund	
Anna Dell Black Scholarship Foundation		Paul Carnes Memorial Endowment	
Blue Grass Community Action Agency		Carroll County Chamber of Commerce Carroll County Industrial Training Consortium	
Blue Grass Community Foundation		Carrollton Rotary Club	
Bluegrass Association of Educational		Carter County Bar Association	
Office Professionals	. 289	Carter County Extension Homemakers	
Bluegrass Indo-American Civic Society		Carter County Retired Teachers Association	
Bluegrass Kiwanis Club		Amy Lynn Casson Scholarship Foundation	
Bluegrass Theatre Guild		Central City BPW Club	
Dr. Carl R. Bogardus, Sr. and Sue M. Bogardus		Central Kentucky Blood Center	
Scholarship Foundation	. 290	•	

Central Kentucky Community Action	303	Fairdale Community Club	317
A. B. "Happy" Chandler Scholarship Foundation		Fairdale High School Athletic Booster Club	
Chapter 851 of Associate Vietnam Veterans		Fairdale High School Faculty and Staff	
Scott Christian Memorial Soccer Scholarship Foundation		Fairdale High School PTSA	
Cincinnati Flower Growers		Fairdale Lions Club	
Cincinnati Scholarship Foundation		Fairway Golf Course Ladies League	
Clark County 4-H Council		Falmouth High School Alumni Association	
Clark County Conservation District		Falmouth Rotary Club	
Clark County Education Association		Falmouth Woman's Club	
Clark County Rotary Club	305	Fayette County Farm Bureau	319
Clark County UK Alumni	305	First Baptist Church (Leitchfield)	319
Clarkson Elementary Alumni	305	Flanary Trust	319
Clarkson Elementary Beta Club		Fleming County Chamber of Commerce	
Clarkson Elementary PTA		Fleming County Extension Homemakers	
Clay American Legion-Vietnam Memorial		Floyd County Conservation District	
Clay PTA			
		Fohs Hall, Inc.	
Dr. William N. Clinger Memorial Scholarship Foundation		Forest, Rose, Wilder, Kindel Family	
Clinton County Farm Bureau		Fort Campbell Officers Wives Club	
Clinton/Wayne Scholarship Foundation		Fort Harrod Business and Professional Women's Club	
Community Action of Southern Kentucky, Inc	306	Foundation for the Tri-State Community, Inc.	
The Community Foundation of Louisville	307	Frankfort Rotary Club	321
Community Foundation of West Kentucky	309	Franklin County Extension Homemakers	322
Don Conrad Family Scholarship Foundation		Franklin County Farm Bureau	
Paul J. Coop Scholarship Foundation		Fraternal Order of Eagles	
Crawford Middle School PTSA		Frederick Fraize High School	
Crittenden County Extension Homemakers		· · · · · · · · · · · · · · · · · · ·	
,		Fredonia Academic Scholarship Fund	
Dorothy T. Cullen Scholarship Foundation		Fredonia American Legion Post 103	
Cumberland County Extension Homemakers		Friends for Fun Charity	
Cumberland County Farm Bureau		Julia Ann Frye Scholarship Foundation	
Cumberland County Soil Conservation District	310	Fulton Independent Board of Education	323
Cumberland County Woman's Club	310	Fulton Rotary Club	323
Daughters of the American Revolution		Fund for Excellence	323
(David Allen Chapter)	310	Funeral Directors Association of Kentucky	
Daughters of the American Revolution	0.0	Gallatin County Chamber of Commerce	
(Bland Ballard Chapter)	211	Gallatin County Conservation District	
	311	Gallatin County High School	
Daughters of the American	044		
Revolution (Versailles Chapter)		The Garden Club of Kentucky, Inc.	
Daviess County Extension Homemakers		Garrard County Conservation District	
Carol Davis Trust		Garrard County Farm Bureau	
Dawson Springs Education Foundation	311	Garrard County Livestock Association	325
Dekoven Masonic Lodge #577 F & AM	312	Garrard County Ministerial Association	325
Stephen A. Delaney Scholarship Foundation	312	Garrard County Rotary Club	326
Delta Kappa Gamma		Garrard County Women's Club	
Delta Kappa Gamma		Georgetown College Woman's Association	
Democratic Woman's Club of Kentucky		Harry Gilbert Scholarship Foundation	
· · · · · · · · · · · · · · · · · · ·		•	
Democratic Women's Club of Franklin County		Girl Scouts of Kentuckiana	
Democratic Women's Club of Northern Kentucky		Diana Hutchins Glasgow Scholarship Foundation	
Democratic Women's Club of Russell County		Good Neighbor Wallace Woods	
nez Dennison Foundation		Good Samaritan Foundation, Inc.	327
John T. and Ada M. Diederich Educational Trust	313	Grant County Cooperative Extension Service	327
Don Dixius Scholarship Foundation	313	Graves County Extension Homemakers	328
Dixon Lions Club	313	Graves County Farm Bureau	
Doss High School PTSA		Graves County Kiwanis	
Betty Doutaz Scholarship Foundation		Grayson County Baptist Association	
Gene Ray Dusch Scholarship Committee		Grayson County Beef Cattlemen	
· · · · · · · · · · · · · · · · · · ·			
Early Risers Homemakers		Grayson County Extension Homemakers	
East Frankfort Kiwanis Club		Grayson County Farm Bureau	
East Jessamine High School Faculty and Staff		Grayson County High School Voice	
Eddyville Woman's Club	315	Green County Band Boosters	329
Edmonson County Extension Homemakers	315	Green County Conservation District	329
Edmonson County Farm Bureau		Green County Coon Hunters Club	
Edmonton-Metcalfe County Chamber of Commerce		Green County Education Association	
Elizabethtown, Hardin and LaRue County	- · -	Greensburg Civic Club	
Retired Teachers Association	315	· · · · · · · · · · · · · · · · · · ·	
		Greensburg Rotary Club	
Elizabethtown High School		Greenup County Farm Bureau	
Eminence Rotary Club		Greenville Woman's Club	
Joyce Draper England Scholarship Foundation	316	Ron Greenwell Scholarship Foundation	
Fenton E. English Trust	316	Sam Greenwell Trust	331
Estill County Extension Homemakers		Roger E. Grubb Scholarship Foundation	331
Evangel World Prayer Center		Hancock County Cooperative Extension Service	
Everly Brothers' Foundation		Hardin County Community Foundation	
- ,			- 0 1

Hardin County Cooperative Extension Service		Kentucky Council on Crime and Delinquency, Inc	
Hardin County Farm Bureau		Kentucky Education Association	
Hardin County Republican Women's Club		Kentucky Farm Bureau	
Hardinsburg Rotary Club		Kentucky Governmental Finance Officers Association	
Joseph Hardy Scholarship Foundation		Kentucky Grocers Association, Inc	
Harlan County Community Scholarship Fund, Inc Harrison County Conservation District		Kentucky Hemophilia Foundation, Inc.	
Harrison County Farm Bureau		Kentucky High School Athletic Association	
Harrison County Hospital Foundation, Inc.		Kentucky National Guard Historical Foundation, Inc.	
Harrison County Methodist Scholarship Committee		Kentucky Nurses Association District #9	
Harrodsburg Rotary Club		Kentucky PTA	
Hart County Cooperative Extension Service		Kentucky Peace Officers' Association, Inc.	
Haworth, Meyer & Boleyn, Inc		Kentucky Pork Council Women	
Hayswood Foundation Inc	. 335	Kentucky Press Association	
Hazard Lions Club	. 335	Kentucky Quarter Horse Association	. 349
Hazard/Perry County Community Ministries, Inc	. 335	Kentucky Restaurant Association Educational Foundation	. 349
Graydon Heaverin Scholarship Foundation		Kentucky Retired Teachers Association	
John G. Heber Scholarship Foundation		Kentucky Safety and Health Network Foundation, Inc	
Henderson County 4-H Council		Kentucky Society of Certified Public Accountants	
Michael Wayne Henderson Scholarship Fund		Kentucky Society of Radiologic Technologists, Inc.	
Henderson Settlement		Kentucky Sons of the American Legion	
Henry County Athletic Boosters		Kentucky Speech-Language-Hearing Association	
Henry County Retired Teachers Association		Kentucky State Police Professional Association	
Mary Hope Henry Scholarship Foundation		Kentucky Transportation Employees Association	
Monsignor Higgins Trust		Kentucky Wildlife Federation Foundation, Inc.	
Ben and Sam Hill Foundation		Kentucky Wood Products Competitiveness Corporation Kentucky Wool Festival Scholarship Foundation	
Hometown Christmas Run Foundation		Kincaid Regional Theatre	
Horse Farm Workers' Educational Assistance Fund		King's Daughters' Health Foundation	
Housing Authority of Louisville		Kiwanis Club of Winchester	
William and Ola Howell Scholarship Foundation		Knott County Soil Conservation District	
Hoxworth Blood Center		Kuhlman Scholarship Foundation	
George R. "Hoolie" Hudson Scholarship Foundation		Lady Cardinal Booster Club	
Robert Henry Hughes Scholarship Foundation		Lakes Area GOP Club	
Marsha Helen Huguley Memorial Scholarship Foundation		LaRue County Chamber of Commerce	
International Association of Administrative Professionals		LaRue County Cooperative Extension Service	
International Publishing Management Association	. 339	LaRue County Farm Bureau	
Jackson County Education Association	. 339	Lassiter PTSA	. 354
Jackson County Kiwanis	. 339	Latonia American Legion	
Jefferson County 4-H Council	. 339	Laurel County Extension Homemakers	
Jefferson County Fraternal Order of Police, Lodge 14		Lawrence County Extension Homemakers	
Jefferson County Police Department		Layton Scholarship Foundation	
Jeffersontown Chamber of Commerce		Judy Lea Foundation	
Jessamine Arts Council		Lebanon Kiwanis Club	
Jessamine County Beef Cattle Association		Lee County Republican Women's Club	
Jessamine County Education Association		Leitchfield High School Alumni	. 35
Jessamine County Extension Homemakers		Leitchfield Masonic Lodge #236 F & AM	
Johnson County 4-H Council		Leitchfield Rotary Club Leslie County 4-H Council	
Junior Achievement of Owensboro, Inc.		Letcher County 4-17 Council	
Junior Achievement of Owensboro, Inc.		Letcher County Conservation District	
Junior Welfare League		Letcher County Mountain Heritage Committee	
Joe E. Kearns Scholarship Foundation		Lewis County Extension Homemakers	
Terry Keiser Scholarship Foundation		Lewis County Farm Bureau	
Lee Kelsch Scholarship Foundation		Lexington Alliance of Black School Educators	
Kenton County Democratic Woman's Club		Lexington/Fayette County Micro-City Government	
Kenton County Educational Foundation		Licking River Area Extension Homemakers	
Kenton County Extension Homemakers		Licking Valley RECC	
Kenton County Kiwanis Club		Lincoln County Educational Fund, Inc.	
Kenton County Republican Women's Club		Lincoln County Extension Homemakers	. 358
Kentuckiana AAFES Retired Employees Association	. 343	Lincoln Days Celebration, Inc.	. 358
Kentucky All "A" Classic Scholarship Foundation	. 343	Lions Club of Fort Thomas	. 359
Kentucky Association for School Health	. 343	Little Sandy Volunteer Fire Department	
Kentucky Association of Educational Office		Little Sturgis Rally	
Professionals (Kenton County)	. 344	Livingston County Conservation District	
Kentucky Association of Educational Opportunity		Logan County Fraternal Order of Police, Lodge 41	
Program Personnel	. 344	Logan Memorial Auxiliary Scholarship Foundation	
Kentucky Association of Electric Cooperatives	. 344	Jeffrey Logan Scholarship Foundation	
Kentucky Association of Vocational Education	244	Louisville Agricultural Club	
Special Needs Personnel		Lourdes Foundation	
Kentucky Broadcasters Association	. 344	Lyon County Art Guild	. 36(

Lyon County Parent Teacher Organization	360	New Hope Foundation	374
Lyon County Scholarship Foundation, Inc	361	Nicholasville Business & Professional Women's Club	374
Lyon County Soccer Club		Nicholasville Chapter Order of the Eastern Star	374
Lyon County Teachers Organization		Nicholasville Lions Club	374
Madison County 4-H Council		Nicholasville Masonic Lodge	
Madison County Farm Bureau		Nicholasville Rotary Club	
Magoffin County Extension Homemakers		Northeast Kentucky Area Development Council, Inc.	
Betty Mains Scholarship Foundation		Northern Kentucky Secretaries Association	
Damon Majors Scholarship Foundation		Nursing Memorial Fund Foundation	
Marine Corps Scholarship Foundation		Julie Lynn Oakley Scholarship Foundation	
Marshall County Chamber of Commerce		Odd Fellows Lodge Ohio County 4-H Council	
Daryl L. Martin Scholarship Fund		Oldham County Business and Professional Women	
Mason-Bracken County Bar Association		Oldham County Extension Homemakers	
Mason County Extension Homemakers		Olmstead School	
Mayfield Community Women's Club		Owen County Conservation District	
Mayfield/Graves County Optimist Club		Owen County Extension Homemakers	
Mayfield Police Department		Owen County Woman's Club	
Mayfield Professional Firefighters		Christie Owens Memorial Foundation	
Mayfield Rotary Club		Owensboro Business and Professional Women's Club	
Mayfield Women's Club		Owsley County Can-Do	
Harriet McCauley Trust	364	Owsley County Conservation District	378
McCracken County Conservation District		Owsley County Farm Bureau	378
Edward E. McDonald Scholarship Fund	365	Partners for Youth	378
Ronnie W. McElfresh Scholarship Foundation	365	Paxton Scholarship Foundation	378
McLean County Chamber of Commerce		Pendleton County 109 Board	
McLean County Extension Homemakers		Pendleton County Beef Cattlemen's Association	
Don McNeily Scholarship Foundation		Pendleton County/Butler Lions Club	
Meade County Cooperative Extension Service		Pendleton County Conservation District	
Rita Meenach Scholarship Foundation		Pendleton County Cooperative Extension Service	
Edith Meers Scholarship Fund		Pendleton County Cooperative of Churches	
Mental Health Association of Kentucky, Inc.		Pendleton County Democratic Woman's Club	
Mercer County Chamber of Commerce		Pendleton County Education Foundation	
Mercer County Conservation District		Pendleton County High School PTSA	
Mercer County Extension Homemakers Metcalfe County 4-H Council		Pendleton County High School PTSAPendleton County High School Student Council	
Midway Women's Club		Pendleton County University of Kentucky Alumni	
Millcreek Elementary School PTSA		Pendleton County Youth Football	
Wyman Mills Scholarship Foundation		Peoples-Verax Scholarship Foundation	
Milton Elementary PTO		Perry County Farm Bureau	
Monroe County Cooperative Extension Service		Phi Delta Kappa International	
Montgomery County Conservation District		Pierce Elementary School PTO	
Montgomery County Extension Homemakers		Pollard Scholarship Foundation	
Monticello Lions Club		Ralph A. Poole Memorial Scholarship Committee	382
Monticello Woman's Club	368	Presbyterian Church (USA)	
Jim Moody Scholarship Foundation	369	Providence Chamber of Commerce	384
Walter B. Moore Scholarship Foundation	369	Pulaski County 4-H Council	
Margaret H. Morford Scholarship Foundation	369	Pulaski County Education Association	384
Morgan County Extension Homemakers		Pulaski County Farm Bureau	
Mary Jo Moser Scholarship Foundation		Lulu Record Scholarship Foundation	
Mother-to-Mother of Lexington, Inc.		Robertson County Extension Homemakers	
Kenneth Motley Scholarship Foundation		Rockcastle Incentive Scholarship Trust	
Muhlenberg Community Theater Incorporated		Rotary Club of Lexington	
Muhlenberg County Board of Education	370	Rotary Club of Paducah	
Muhlenberg County Chapter of the WKU	070	Rowan County Extension Homemakers	
Alumni Association		Russell County Extension Homemakers	
Muhlenberg County Cooperative Extension Service		Russell County High School PTORussell County Jaycees	
Muhlenberg County Education Association Muhlenberg County Farm Bureau		Russell County UK Alumni Club	
Muhlenberg South High School Staff		Scott County Extension Homemakers	
Muhlenberg South High School Student Bank		Scott High School Parent Organization	
John W. Munford Trust		Robert, Laverne, and Elmire Scott	501
Kimberly Noel Myers Scholarship Foundation		Scholarship Foundation	387
National Conference for Community and Justice		Scottsville Woman's Club	
National Wild Turkey Federation		Sebree Educational Foundation	
National Wild Turkey Federation (Russell County)		Shelby County 4-H Council	
Nelson County Extension Homemakers	373	Shelby County Chamber of Commerce	
Nelson County Fair Board		Shelby County Community Foundation	
Nelson County Farm Bureau		Shepherdsville/Bullitt County	
Johnny Neltner Scholarship Foundation		Tourist and Convention Commission	
New Haven Volunteer Fire Department	373	Aaron Shon Scholarship Foundation	388

Silver Grove Alumni Association	
Grant Sloan Scholarship Foundation	389
Russell and Virginia Smith Scholarship Foundation	389
South Shore Rotary Club	389
Terry Lee Spear Scholarship Foundation	389
Springfield Business and Professional Women's Club	200
Nancy Stearman, CPA Scholarship Foundation	300
Stedelin Scholarship Foundation	
Sturgis Chamber of Commerce	
Sturgis Kiwanis Club	390
Leon Sullivan Scholarship Foundation	390
Summersville Elementary School PTO	
Tanner Foundation	
Taussig Scholarship Fund	391
Taylor County Extension Homemakers	391
Taylor County Farm Bureau	
Taylor Mill Lions Club	
Taylor Mill PTA	
E. B. Terry - Reed Moore Scholarship Foundation	
Thomas & Bridges Association	
Dr. Ralph G. Thomas Scholarship Foundation	
Rebecca Tobey Scholarship Foundation	
Todd County 4-H Council	
Charles Todd Scholarship Foundation	392
Captain Todd Travis Scholarship Foundation Trigg/Lyon Newcomers Club Scholarship Fund	202
Trimble County 4-H Council	303
Hulbert W. Tripp Scholarship Trust	
Jonathan Tucker Memorial Scholarship Fund	303
Charles Turner Scholarship Foundation	393
Union Chapel Elementary School	
Union College Phi Delta Kappa Foundation	394
Union County 4-H Council	
Union County Education Association	394
Union County Education Association	394
Union County Education Association	394 394 395
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club	394 394 395 395
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars	394 394 395 395 395
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary	394 395 395 395 395
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075	394 395 395 395 395
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of	394 394 395 395 395 395
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88	394 395 395 395 395 395 396
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas	394 395 395 395 395 396 396
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department	394 394 395 395 395 395 396 396
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation	394 395 395 395 395 396 396 396 396
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation	394 395 395 395 395 396 396 396 396
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation	394 395 395 395 395 395 396 396 396 396 396
Union County Education Association Union County Farm Bureau Union County Pork Producers Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation Warren County Conservation District	394 394 395 395 395 395 396 396 396 396 396 396
Union County Education Association Union County Farm Bureau Union County Pork Producers Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation Warren County Conservation District Warren County Republican Women's Club	394 394 395 395 395 395 396 396 396 396 397 397
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation Warren County Conservation District Warren County Republican Women's Club Warsaw Woman's Club	394 394 395 395 395 395 396 396 396 397 397 397
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation Warren County Conservation District Warsaw Woman's Club Washington County Conservation District	394 395 395 395 395 396 396 396 396 397 397 397
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Waldrop Foundation Warren County Conservation District Warsaw Woman's Club Warsaw Woman's Club Washington County Area Technology Center Wayne County Education Association	394 395 395 395 395 396 396 396 396 397 397 397 397 397
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Waldrop Foundation Warren County Conservation District Warren County Republican Women's Club Warsaw Woman's Club Washington County Conservation District Wayne County Area Technology Center Wayne County Education Association Wayne County Extension Homemakers	394 395 395 395 395 396 396 396 397 397 397 397 397 397 398
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Waldrop Foundation Warren County Conservation District Warren County Republican Women's Club Warsaw Woman's Club Washington County Conservation District Wayne County Area Technology Center Wayne County Extension Homemakers Wayne County Farm Bureau	394 394 395 395 395 395 396 396 396 397 397 397 397 397 398 398 398
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Waldrop Foundation Warren County Conservation District Warren County Republican Women's Club Warsaw Woman's Club Washington County Conservation District Wayne County Area Technology Center Wayne County Extension Homemakers Wayne County Farm Bureau Wayne County High School	394 394 395 395 395 395 396 396 396 397 397 397 397 397 398 398 398
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation Warren County Conservation District Warren County Republican Women's Club Warsaw Woman's Club Warsaw Woman's Club Washington County Conservation District Wayne County Area Technology Center Wayne County Education Association Wayne County Farm Bureau Wayne County Firm Bureau Wayne County Kiwanis Club	394 394 395 395 395 395 396 396 396 397 397 397 397 397 398 398 398 398
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation Warren County Conservation District Warren County Republican Women's Club Warsaw Woman's Club Warsaw Woman's Club Washington County Area Technology Center Wayne County Extension Homemakers Wayne County High School Wayne County Kiwanis Club Wayne County Kiwanis Club	394 394 395 395 395 395 396 396 396 397 397 397 397 397 398 398 398 398
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation Warren County Conservation District Warren County Republican Women's Club Warsaw Woman's Club Washington County Conservation District Wayne County Area Technology Center Wayne County Education Association Wayne County Farm Bureau Wayne County High School Wayne County Kiwanis Club Webster County Farm Bureau Webster County Farm Bureau	394 395 395 395 395 395 396 396 396 397 397 397 397 397 397 397 398 398 398 398 398 398 398
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation Warren County Conservation District Warren County Republican Women's Club Warsaw Woman's Club Washington County Conservation District Wayne County Area Technology Center Wayne County Education Association Wayne County Farm Bureau Wayne County High School Wayne County Kiwanis Club Webster County Farm Bureau Webster County Professional Women's Club	394 395 395 395 395 395 396 396 396 397 397 397 397 397 397 397 398 398 398 398 398 398 398
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation Warren County Conservation District Warren County Republican Women's Club Wassaw Woman's Club Washington County Area Technology Center Wayne County Education Association Wayne County Farm Bureau Wayne County Kiwanis Club Webster County Farm Bureau Webster County Farm Bureau Webster County Professional Women's Club Webster County Professional Women's Club	394 394 395 395 395 395 396 396 396 397 397 397 397 398 398 398 398 398 398 398 398 398
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation Warren County Conservation District Warren County Republican Women's Club Wassaw Woman's Club Washington County Conservation District Wayne County Area Technology Center Wayne County Extension Homemakers Wayne County Farm Bureau Wayne County Kiwanis Club Webster County Farm Bureau	394 394 395 395 395 395 396 396 396 397 397 397 397 398 398 398 398 398 398 398 398 398 398
Union County Education Association Union County Farm Bureau Union County Pork Producers Vannatter Scholarship Foundation Versailles Kiwanis Club Veterans of Foreign Wars Veterans of Foreign Wars 1495 Millwood Ladies Auxiliary Veterans of Foreign Wars Post 4075 Vietnam Veterans of America LZ Bluegrass of Northern Kentucky - Chapter #88 Village Players of Fort Thomas Vine Grove Police Department Virgil and Dorothy Waggener Scholarship Foundation Waldrop Foundation Jason Lee Ware Scholarship Foundation Warren County Conservation District Warren County Republican Women's Club Warsaw Woman's Club Washington County Conservation District Wayne County Area Technology Center Wayne County Extension Homemakers Wayne County Farm Bureau Wayne County Kiwanis Club Wayne County Kiwanis Club Webster County Farm Bureau Webster County Teachers Association Mom and Pop Weeks Scholarship Foundation Westwood Lions Club	394 394 395 395 395 395 396 396 396 397 397 397 397 398 398 398 398 398 398 398 398 398 398
Union County Farm Bureau	394 394 395 395 395 395 396 396 396 397 397 397 397 398 398 398 398 398 398 398 398 398 398
Union County Farm Bureau	394 394 395 395 395 395 396 396 396 397 397 397 397 397 398 398 398 398 398 398 399 399 400
Union County Farm Bureau	394 394 395 395 395 395 396 396 396 397 397 397 397 397 398 398 398 398 398 398 398 398 398 400 400
Union County Farm Bureau	394 394 395 395 395 395 396 396 396 396 397 397 397 397 398 398 398 398 399 399 400 400 400

Winchester Art Guild	400
Winchester Association of Life Underwriters	401
Wolfe County Chamber of Commerce	401
Wolfe County Education Association	401
Wolfe County Farm Bureau	401
Wolfe County Kiwanis Club	401
Wolfe County National Beta Club	401
Wolfe County Students Against Drunk Drivers	402
Wolfe County Woman's Club	
Chris Wolfe Scholarship Foundation	
Woodford County Conservation District	
Woodford County Extension Homemakers	402
Woodford County Farm Bureau	402
Woodford County High School FFA	403
Woodford County Woman's Club	403
Woodland PTA	
Woodmen of the World	403
Woodmen of the World Lodge 109	
Hilda Woods Trust	
Eddie Wright Scholarship Foundation	404
YMCA	404
YMCA Black Achievers	
John B. and Brownie Young Scholarship Fund	404
Index	407

Using This Book

With the rapid increase in the cost of education, student financial aid is becoming increasingly important. Although the cost of Kentucky's higher education institutions is more reasonable than that of schools in many other states, a four-year degree at a Kentucky school, depending on the type of institution, will cost between \$35,000 and \$110,000—a considerable sum for most Kentuckians.

The Kentucky Higher Education Assistance Authority (KHEAA) publishes *Affording Higher Education* to encourage Kentucky students to pursue a higher education by helping them locate sources of aid. To be competitive in today's world—and tomorrow's—a higher education has become a necessity for many, if not most, of our work force. *Affording Higher Education* provides information about more than **3,200** student financial aid programs for Kentucky students.

Most financial aid can be divided into the following types:

Grant—An award that, generally speaking, doesn't have to be repaid. A grant is usually based on financial need.

Loan—Money borrowed to cover the cost of education which must be repaid with interest.

Scholarship—An award that doesn't have to be repaid. A scholarship is usually based on skill, ability, talent, or achievement.

Waiver—An arrangement offered by some institutions to forego specific higher education costs for students who meet certain qualifications.

Conversion scholarship/loan—A scholarship which requires the recipient to provide certain services for prescribed periods. If the services aren't provided, the scholarship converts to a loan that must be repaid with interest.

Military benefit—Financial assistance available to individuals (or their dependents) who have performed military service or are preparing to enter the U.S. Armed Forces.

Work-study—Part-time employment which enables a student to earn money to help pay the costs of education by working either on or off campus.

Savings—Money set aside and invested by parents or other benefactors to be used to pay the future higher education costs of a child.



Using this book is simple. In your search for student financial aid, you should start with the largest providers. For Kentucky students, the major aid programs are administered by KHEAA, The Student Loan PeopleSM (KHEAA's sister agency and the state's only public, nonprofit student loan provider), and the United States Government. KHEAA and Student Loan People programs, along with those of other state agencies, are covered in the first section of Affording Higher Education, followed by federal government listings. Financial aid programs of Kentucky higher education institutions are described in the next five sections. Public universities; private colleges, universities, and seminaries; and two-year public colleges are arranged in alphabetical order. Degree-granting trade schools are arranged in alphabetical order, and nondegree-granting trade schools are arranged by program emphasis. Finally, you'll find aid programs administered by companies doing business in Kentucky and state organizations such as associations, churches, and clubs.

Each aid program is categorized by type (for example, loan, grant, scholarship, etc.). When there are many programs in a particular category, they are sometimes subdivided into major areas of study, by skills, or on some other basis. Program descriptions include the name, eligibility criteria, award amount and number, deadline for receipt of application, and whom to contact for more information. Programs with limited funds may make their awards on a first-come, first-served basis, so it's important to file your application early.

You will also find an index at the back of *Affording Higher Education* to help you locate financial aid programs based on specific criteria, such as county of residence, grade point average (GPA), programs of study, high school, and much more. The index can also help in your search for programs for adults, current college students, and minorities.

With the help of many individuals, the information in this book is updated annually to ensure *Affording Higher Education* provides students with the best information available. Each year, KHEAA also seeks to improve the publication and make it more useful. If you have comments or suggestions regarding this edition or information you think should be included, please contact the Division of Student and Administrative Services staff at KHEAA.

KHEAA

Division of Student and Administrative Services

P.O. Box 798

Frankfort, KY 40602-0798

Toll-free telephone: (800) 928-8926, ext. 7381

Fax: (502) 696-7373 www.kheaa.com

Other Publications

In addition to Affording Higher Education, KHEAA publishes several other publications about student financial aid and higher education opportunities. They include:

Getting In—a book providing important, up-to-date information about admissions, costs, financial aid, and academic programs for Kentucky's four-year colleges and universities, two-year colleges, and private trade schools. This handbook is widely used by high school students, parents, and guidance counselors in locating information about postsecondary school opportunities in Kentucky. Every high school senior in the Commonwealth should receive a copy of this book during the fall semester. Seniors who do not receive Getting In should ask their guidance counselor for a copy. Copies are also available in libraries for on-site reference and at KHEAA's Web site www.kheaa.com.

Getting Ready—a new book geared to high school juniors. It will provide admissions, financial aid, and other college-planning information. Every high school junior in the Commonwealth should receive a copy of

this book during the fall semester. Juniors who do not receive *Getting Ready* should ask their guidance counselor for a copy. Copies will be available in libraries for on-site reference and at KHEAA's Web site www.kheaa.com.

Success Through Educational Planning (STEP)—free packets of higher education planning materials to help students and their parents prepare for higher education and learn about financial aid. Materials are designed for seventh and eighth graders, freshmen, and sophomores and have suggestions to help students prepare for college, technical college, or trade school. They also contain information about Kentucky higher education institutions and student financial aid. STEP publications are available on KHEAA's Web site.

Brochures—pamphlets that explain KHEAA's financial aid programs including their eligibility criteria, award amounts, and recipient selection process. Copies are available from KHEAA upon request.

KHEAA administers the following programs to help students pay for higher education:

- College Access Program (CAP) Grant
- Kentucky Tuition Grant (KTG)
- Kentucky Educational Excellence Scholarship (KEES)
- · Teacher Scholarship
- Osteopathic Medicine Scholarship
- KHEAA Work-Study Program
- Federal Stafford Loan (Subsidized/Unsubsidized)
- Federal PLUS Loan (for parents)
- · Kentucky Education Savings Plan Trust

KHEAA provides administrative services for the:

- Early Childhood Development Scholarship
- · Kentucky National Guard Tuition Award Program
- Minority Educator Recruitment and Retention Scholarship

To request free information or submit comments or suggestions about KHEAA publications, contact the Division of Student and Administrative Services staff.

Tips for Finding and Applying for Student Aid

There are many things you can do to increase your chances of receiving student aid to help pay higher education expenses. Remember—you have to make the effort to find and apply for financial aid. KHEAA and The Student Loan People offer the following tips for the research and application process.

- ➤ Complete tax forms early. You must use information from the federal income tax form to file the Free Application for Federal Student Aid (FAFSA). Make sure to keep a copy of your parents' completed form and yours, too, if you file the form.
- Submit the FAFSA as soon as possible after January 1 if you plan to go to college or technical college during the coming fall. Although the FAFSA is a federal form, it is used to apply for financial aid from several major state and institutional programs as well as federal programs. The best way to file the FAFSA is online at www.fafsa.ed.gov. If you file online, you will get your results 7 to 14 days faster than filing by mail. Because your answers are edited automatically, you will be less likely to make a mistake and the schools to which you are applying will be able to tell you sooner if you qualify for student aid. You need a Personal Identification Number (PIN) so you can file the FAFSA online. You can apply for a PIN at www.pin.ed.gov. You can file a paper FAFSA if you prefer. Paper FAFSAs are available from college financial aid offices and high school counselors.
- Make good grades in high school. By doing so, you can earn money for college or technical training through the Kentucky Educational Excellence Scholarship (KEES), administered by KHEAA. If you make good grades you can earn scholarships for college or technical college. The better you do in high school, the more you will earn to help pay higher education expenses. For more information about KEES, see page 8.
- ➤ Visit our Web sites. KHEAA's Web site www.kheaa.com, features information about KHEAA financial aid programs and services (including detailed information about the KEES program), KHEAA publications, and the interactive College Aid Cal-

culator (developed for KHEAA by Think Ahead, Inc.). The calculator can help you estimate how much financial aid you might receive and how much you might be expected to pay toward college costs. You may also access the most current information about your KHEAA grant, loan, and KEES award. In addition, KHEAA cosponsors http://mapping-your-future.org, which can help students learn how to pay for higher education.

The Web site of The Student Loan PeopleSM, **www.studentloanpeople.com**, provides information about the lowest cost student loans in Kentucky.

- Talk with the financial aid administrator at the school you're interested in attending. This official can inform you about aid programs that are available through the school—institutional aid. The mailing addresses, telephone numbers, and Web site addresses for Kentucky higher education institutions are provided for each school listed in this book.
- Search for free information about scholarships and other student aid sources. KHEAA suggests the following activities:
 - Read Funding Your Education, a U.S. Department of Education (USDE) handbook containing valuable information about student financial assistance. Copies should be available at public libraries and counselor offices. Additional details may be obtained by calling USDE's Federal Student Aid Information Center at (800) 4FED-AID [(800) 433-3243] or visiting www.ed.gov.
 - Watch newspapers for scholarships offered through local community service organizations, businesses, clubs, unions, churches, fraternal groups, etc., and contact them for more information.
 - Write to organizations connected with your field of interest (such as the American Medical Association or the American Bar Association) which may have financial aid available. These organizations are listed in directories of associations available in public libraries.

- Check with community organizations and civic groups such as the American Legion, Chamber of Commerce, 4-H Club, Girl or Boy Scouts, Jaycees, Kiwanis, and YMCA. Foundations, religious organizations, fraternities or sororities, and town or city clubs are some other possible sources of aid.
- Visit the National Association of Student Financial Aid Administrators home page at www.nasfaa.org. This site includes the full text of the publications You Can Do It! You



Can Afford It and Cash for College; has links to many related sites; and can lead you to information about scholarships, scams, and personal finances.

- Check with your high school or public library about publications and reference materials that detail sources of student financial aid.
- Learn about low-interest loans. You should first seek aid that does not have to be repaid (e.g., grants, scholarships, tuition waivers, tuition assistance, etc.). However, most financial aid packages prepared by schools contain student loans. The largest and lowest cost student loan program in Kentucky is the Federal Family Education Loan Program (FFELP) administered by KHEAA and The Student Loan People. FFELP includes Federal PLUS Loans and Federal Subsidized and Unsubsidized Stafford Loans. Detailed descriptions of these loan programs are on pages 7–8. Borrowers who choose The Student Loan People as their lender can get the lowest cost student loans in Kentucky. These **BestStart** loans have no fees, credits to principal for consistent on-time payments, and lower interest rates for electronic payments. Best in Class rewards teachers with interest for giveness and rewards special education teachers, math teachers, science teachers,

and English as a Second Language teachers with loan forgiveness if they teach in Kentucky. Best in Care rewards nurses with interest and loan forgiveness. Detailed descriptions are on pages 7–8. For more information, call 1-888-678-4625 or visit www.studentloanpeople.com. (A few schools in Kentucky do not authorize loans through The Student Loan People. Instead Federal Direct Loans with the same eligibility as FFELP may be available; but they do not offer these same great benefits. Check with the financial aid office.)

- ➤ Apply, apply, apply. By applying for several types of student aid, you increase your chances of receiving enough to pay your school costs.
- ➤ Read and follow directions. Filling out an application properly and neatly is important. You may be disqualified for failing to complete all questions, answering them incorrectly, or missing the deadlines.
- ➤ Consult your guidance counselor. This person is an excellent resource and can tell you about financial aid in general and where to look for help.
- > Beware of scams. Before paying a fee for financial aid information, talk with your high school counselor; a financial aid officer at the school you plan to attend; the Better Business Bureau in your area and the area where the firm is located; and the Office of the Attorney General, Consumer Protection Division, 1024 Capital Center Drive, Frankfort, KY 40601, toll free (888) 432-9257. Information about most sources of aid can be obtained free with a little effort on your part. Some companies may offer money-back guarantees to students who don't receive any scholarship sources or funds; but students who are unsuccessful or not satisfied may find that refunds are difficult, if not impossible, to obtain. To find out how to spot, stop, and report a scam, contact the National Fraud Information Center at (800) 876-7060.

Each school included in Affording Higher Education must be participating in a Title IV program and a KHEAA program or be a public institution. KHEAA has not independently verified information concerning the programs offered by institutions, accreditation and licensure, or eligibility of the institutions to participate in federal Title IV programs of student financial aid. KHEAA, therefore, makes no representation, express or implied, about the accuracy of that information but relies on information submitted by each institution. Some Kentucky schools that provide financial aid may not meet KHEAA's guidelines for inclusion in Affording Higher Education or may not have responded to KHEAA's request for information about their school. Students attending one of these institutions should check with the school's financial aid office for information about its financial aid programs.

In addition to the companies and organizations listed in Affording Higher Education, many others provide student financial aid. KHEAA welcomes information about these programs for inclusion in the next edition.